

Applicant: Laszlo Kulcsar**SN: 10/702,144****REMARKS**

Claims 1-12 and 16-20 are pending in this application. Claims 1, 4 and 16 are amended. No new matter has been added and reconsideration of the application is respectfully requested.

Claim Rejections Under 35 U.S.C. 103(a)

In the November 17, 2005 Office Action, the Examiner's rejection of claims 1-12 and 16-20 under 35 U.S.C. 103(a) as being unpatentable over Hirka et al. (US Publication No. 2003/0061157) in view of Star (US Publication No. 2003/0216990) is maintained.

Claims 1, 4 and 16 have been amended to further distinguish the present invention over Hirka in view of Star. Unlike Hirka in view of Star, the present invention is capable of accessing multiple accounts for a single transaction as set forth in amended claims 1, 4 and 16. Therefore, claims 1, 4, and 16 as amended are believed to be in condition for allowance and the applicant respectfully requests that this rejection be withdrawn.

Extension of Time

Pursuant to 37 C.F.R. §1.11(a)(1), Applicants request a one-month extension of time from February 17, 2006 to March 17, 2006 to respond to the November 17, 2005 Final Office Action. Accordingly, Applicant has attached a credit card form authorizing payment in the amount of \$60.00 (small entity) for this extension of time.

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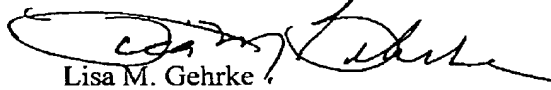
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Conclusion

Applicant respectfully asserts that claims 1-12 and 16-20 are now in condition for allowance, and a Notice of Allowance is earnestly solicited.

The Examiner is invited to contact the undersigned at the telephone number appearing below should the Examiner have any questions regarding the prosecution of this application.

Respectfully submitted,



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